

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

21-04956 BKMFR01
BROCK & SCOTT, PLLC
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Mount Laurel, NJ 08054
(844) 856-6646
Attorneys for Freedom Mortgage Corporation

In Re:

ANNETTE SONIA ANDERSON



Order Filed on June 29, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 19-14119-JKS

Hearing Date: May 26, 2022

Judge: JOHN K.
SHERWOOD

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: June 29, 2022



Honorable John K. Sherwood
United States Bankruptcy Court

Applicant:	<u>Freedom Mortgage Corporation</u>
Applicant's Counsel:	<u>Matthew Fissel, Esquire, Brock & Scott, PLLC</u>
Debtor(s)' Counsel:	<u>David G. Beslow, Esquire Goldman & Beslow, LLC</u>
Property Involved ("Collateral"):	<u>68 Watson Ave, East Orange, NJ 07018</u>

Relief sought: ☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 4 months, from February 1, 2022 to May 1, 2022.
- ☒ The Debtor is overdue for 4 payments at \$1,555.43 per month.
- ☐ The Debtor is assessed for _____ late charges at \$ _____ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$ _____ received after the motion was filed.
- ☒ There is currently \$48.09 being held in Debtors' suspense account

Total Arrearages Due: \$6,173.63

2. Debtor must cure all post-petition arrearages as follows:

- ☒ Immediate payment shall be made in the amount of \$4,300.00. Payment shall be made no later than May 31, 2022.
- ☒ Beginning on June 1, 2022, regular monthly mortgage payments in the amount of \$1,555.43 shall resume.
- ☒ Beginning on June 1, 2022, additional monthly cure payments shall be made in the amount of \$208.18 for 8 months and \$208.19 for 1 month.
- ☐ The amount of \$ _____ shall be capitalized in the debtor's Chapter 13 plan. Debtor shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following address(es):

- | | |
|--|---|
| <input checked="" type="checkbox"/> Immediate payment: | Freedom Mortgage / Attn: Cash Processing,
10500 Kincaid Drive, Fishers, IN 46037 |
| <hr/> | |
| <hr/> | |
| <input checked="" type="checkbox"/> Regular monthly payment: | Freedom Mortgage / Attn: Cash Processing,
10500 Kincaid Drive, Fishers, IN 46037 |
| <hr/> | |
| <hr/> | |
| <input checked="" type="checkbox"/> Monthly cure payment: | Freedom Mortgage / Attn: Cash Processing,
10500 Kincaid Drive, Fishers, IN 46037 |
| <hr/> | |
| <hr/> | |
| <hr/> | |

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above, fails to make any regular monthly payment or fails to make any additional monthly cure payment within thirty (30) days of the date the payments are due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$500.00, and costs of \$188.00.

☒ The fees and costs are payable:

☒ through the Chapter 13 plan.

to the Applicant within days.

☐ Attorneys' fees are not awarded.

In re:
Annette Sonia Anderson
Debtor

Case No. 19-14119-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 29, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

Recip ID	Recipient Name and Address
db	+ Annette Sonia Anderson, 68 Watson Avenue, East Orange, NJ 07018-3304

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Annette Sonia Anderson yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Roundpoint Mortgage Servicing Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lynn Therese Nolan	on behalf of Creditor Freedom Mortgage Corporation ecfnofices@grosspolowy.com lnolan@grosspolowy.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 29, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Annette Sonia Anderson yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go
ldmanBeslowLLC@jubileebk.net

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8